

**Information to identify the case:**

Debtor 1	<b>PHILIP OHAMADIKE</b>	Social Security number or ITIN	xxx-xx-8972
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	<b>18-32860-RG</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

PHILIP OHAMADIKE

12/5/23

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
PHILIP OHAMADIKE  
Debtor

Case No. 18-32860-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Dec 05, 2023

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2023:**

Recip ID	Recipient Name and Address
db	+ PHILIP OHAMADIKE, 8 TROY COURT, MAPLEWOOD, NJ 07040-3008
517878036	+ ADVANCED UTOLOGIS CARE ASSOC, 443 NORTHFIELD AVENUE SUITE 201, West Orange, NJ 07052-3022
517878041	+ UNIVERSITY HOSPITAL, PO BOX 3009, NEWARK, NJ 07103-0009
517879819	+ Wins Ohamadike, 8 Troy Court, Maplewood, NJ 07040-3008

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 05 2023 21:07:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 05 2023 21:07:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Dec 06 2023 01:59:00	AIS Portfolio Services, LP, Attn: Ally Financial Department, 4515 N Santa Fe Ave, Dept APS, Oklahoma City, OK 73118-7901
cr	+ ^ MEBN	Dec 05 2023 21:02:21	SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo, LLP, 1325 Franklin Ave., Suite 160, Garden City, NY 11530-1631
517878037	+ EDI: GMACFS.COM	Dec 06 2023 01:59:00	ALLY BANK, PO BOX 9001951, LOUISVILLE, KY 40290-1951
519277855	+ EDI: AISACG.COM	Dec 06 2023 01:59:00	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517955577	EDI: GMACFS.COM	Dec 06 2023 01:59:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
517878038	Email/Text: bankruptcy@frost-arnett.com	Dec 05 2023 21:06:00	FROST ARNETT COMPANY, PO BOX 198988, NASHVILLE, TN 37219
517878040	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 05 2023 21:07:00	MR. COOPER, 8950 CYPRESS WATERS BLVD, Coppell, TX 75019-4620
517907502	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 05 2023 21:07:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9741 Dallas, TX 75261-9096
518547271	Email/Text: bknotices@sns.com	Dec 05 2023 21:08:00	SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501
518547272	Email/Text: bknotices@sns.com	Dec 05 2023 21:08:00	SN Servicing Corporation, 323 Fifth Street,

District/off: 0312-2

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519711208	^	MEBN		Eureka, CA 95501, SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501
			Dec 05 2023 21:00:50	U.S. Bank Trust National Association as, Trustee of the Cabana Series IV Trust, c/o: SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
519711209	^	MEBN		U.S. Bank Trust National Association as, Trustee of the Cabana Series IV Trust, c/o: SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, U.S. Bank Trust National Association as 95501-0305
			Dec 05 2023 21:00:52	

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
517878039	##+	KML LAW GROUP, 216 HADDON AVENUE STE 406, WESTMONT, NJ 08108-2812

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John P. Dell'Italia	on behalf of Debtor PHILIP OHAMADIKE johnpdell@aol.com Thegreycliffs@gmail.com
John R. Morton, Jr.	on behalf of Creditor Ally Financial ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank National Association As Trustee Of The Igloo Series IV Trust bankruptcy@friedmanvartolo.com jschwalb@ecf.courtdrive.com
Kevin Gordon McDonald	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER kmcDonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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